



## QBE SME Product Sheet

# Commercial Property Owners

**When businesses invest their hard-earned money in property, they want to be sure that investment is secure. Our Commercial Property Owners product gives your clients that peace of mind.**

It can be tailored to fit each client's precise needs. We insure a variety of commercial property types across a wide range of sectors, including office and retail, wholesale and distribution, light manufacturing and assembly.

We offer all-risks cover, including subsidence, as standard, along with property and loss of rent sums cover up to £5m per location.

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## Main benefits

- Designed for commercial tenanted properties
- Fast e-trade quotes, 24 hours a day
- Statement of Fact based for reduced paperwork and improved workflow
- All Risks cover including subsidence as standard
- Day one reinstatement basis of cover
- Property and loss of rent sum insured up to £5 million per location
- Offers Property Owners liability limits from £1 million to £10 million
- Online MTAs and renewals, so faster turnaround for clients
- Delivery of policy documents when you want them puts you in control
- Comprehensive wording
- Option to vary excesses from £250 to £2,000.

## Why choose QBE?

### Because we make it possible

As specialist insurance providers for almost every kind of business, our people have the experience, detailed knowledge and positive attitude you need to achieve your goals.

We don't believe that one size fits all. Nor are we influenced by what others do. From policy inception through to claims settlement, we apply our energy and expertise to really understanding our clients' needs. It's this attention to detail that enables us to tailor the solution that's exactly right for them.

## QBE for SME

### We want to help you win more business by giving you

- Flexible, tailored products specially designed for SMEs
- Direct access to empowered underwriters
- An 'open for business' attitude to risk and rates.

## Standard cover

### Buildings

- Buildings, landlord fixtures and fittings, roadways, paths and car parks
- Standard 15% Day One reinstatement cover with option to uplift to 25%
- Capital Additions
  - Limit £1 million for alterations
  - Limit £2 million for new purchases
- Contract works, limit £250,000
- Glass
- Costs involved in the eviction of squatters, limit £5,000
- Trace and Access, limit £50,000
- Tree felling or lopping, limit £2,500
- Rent and alternative accommodation expenses, limit 15% of the buildings sum insured
- Replacement of locks, limit £5,000
- Subsidence, £1,000 excess.

### Legal Expenses

- £100,000 standard sum insured.



## Did you know...?

As well as the business, we can insure the vehicles. QBE Mini Fleet is now available on e-trade.

Our SME insurance products cover property, casualty, motor and specialist lines.

See [www.QBEurope.com/sme](http://www.QBEurope.com/sme)

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## Optional cover

### Contents

- Landlord's contents, including communal areas contents and white goods
- Personal property of your principals, employees, partners or directors, limit £500.

### Business Interruption

- Loss of rent receivable
- Cost of re-letting buildings
- Rent receivable (capital additions), limit £500,000
- Alternative accommodation expenses for residential part of buildings, 20% of buildings sum insured
- Loss of investment income on late payment of rent
- Denial of access.

### Property Owners Liability

- £2 million limit of indemnity as standard
- Option to reduce to £1 million or increase to £5 million or £10 million
- Defective premises cover.

### Employers' Liability

- Standard limit of indemnity – £10 million.

### Terrorism

- Option to include terrorism for all property and business interruption covers.

### Failure of building services equipment

- Cover for electrical or mechanical breakdown of machinery plant, limit £1 million
- Replacement equipment – rental or hire costs, limit £5,000
- Temporary repairs and expediting costs, limit £20,000
- Loss mitigation costs, limit £5,000.

## We're particularly good at covering

- Office and retail
- Wholesale and distribution
- Light manufacturing and assembly (electronics, technology, engineering, etc.)
- Long-established businesses with a low claims frequency
- Multiple properties portfolios
- Single-tenancy buildings including retail, office and surgeries with flats above.

## Some areas where this product isn't suitable are

- Residential properties
- Student accommodation
- Residential and care homes
- Mainly or wholly unoccupied properties.

## Get a quote

### QBE FastFlow

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SMEcommercial@uk.qbe.com  
0800 917 9369

### Acturis

Category: Property  
Policy Type: Property Combined  
Product Target: Property Owners  
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